Electronic Acknowledgement Receipt					
EFS ID:	2420737				
Application Number:	09853690				
International Application Number:					
Confirmation Number:	7108				
Title of Invention:	METHOD AND APPARATUS FOR RISK MANAGEMENT				
First Named Inventor/Applicant Name:	Anthony Beverina				
Customer Number:	24510				
Filer:	James Heintz/Allison Ruifrok				
Filer Authorized By:	James Heintz				
Attorney Docket Number:	8594-002-64 DIV				
Receipt Date:	02-NOV-2007				
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Application Type:	Utility under 35 USC 111(a)				

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Submitted with Payment	yes
Payment was successfully received in RAM	\$1020
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1 Issue Fee Payment (PTO-85B)	8594002DIVIssueFeeTrans mittal.pdf	103930	no	1	
		1b16e4c275408d78e1b40abeb710784 41326a972			
Warnings:					
Information:					
2 Fee Worksheet (PTO-06)	fee-info.pdf	8290	no	2	
		903426d754adb9af3b15bb5ddo55dcb4 d753a576			
Warnings:					
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RD/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.